

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

THOMAS JONES WISE, III
BRANDY LYNN WISE
Debtor(s)

Case No. 15-23690GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2015.
- 2) The plan was confirmed on 11/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/26/2016, 09/23/2016, 01/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2020.
- 5) The case was completed on 06/01/2021.
- 6) Number of months from filing to last payment: 68.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$79,302.00.
- 10) Amount of unsecured claims discharged without payment: \$8,896.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$103,642.68
Less amount refunded to debtor \$2,766.25

NET RECEIPTS: \$100,876.43

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$9,172.20
Court Costs \$0.00
Trustee Expenses & Compensation \$4,671.72
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$13,843.92

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIFINANCIAL SOLUTIONS++	Unsecured	32.00	NA	NA	0.00	0.00
AMERIFINANCIAL SOLUTIONS++	Unsecured	14.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	1,492.00	1,555.90	1,555.90	1,555.90	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	394.00	291.20	291.20	291.20	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	902.00	1,042.54	1,042.54	1,042.54	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	805.00	805.40	805.40	805.40	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	439.00	492.08	492.08	492.08	0.00
CHROME FCU*	Unsecured	241.00	NA	NA	0.00	0.00
CHROME FCU*	Secured	14,663.00	NA	601.15	601.15	672.09
CHROME FCU*	Secured	47,002.00	NA	47,002.00	47,002.00	5,546.69
CHROME FCU*	Secured	7,750.00	NA	2,385.68	2,385.68	450.69
COLLECTION SERVICE CENTER INC	Unsecured	100.00	NA	NA	0.00	0.00
EXECUTIVE SERVICES	Unsecured	146.00	NA	NA	0.00	0.00
HARRIS AND HARRIS LTD	Unsecured	943.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	540.00	NA	NA	0.00	0.00
LPI FINANCIAL	Secured	1,060.00	1,000.00	0.00	0.00	0.00
LPI FINANCIAL	Unsecured	0.00	189.34	189.34	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	808.00	826.01	826.01	826.01	0.00
MIDLAND FUNDING LLC	Unsecured	666.00	666.40	666.40	666.40	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	40,315.00	38,764.00	0.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	21,160.00	10,652.11	10,652.11	10,652.11	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,927.00	5,927.17	5,927.17	5,927.17	0.00
RECOVERY ONE	Unsecured	935.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Secured	55,096.00	0.00	6,421.50	6,421.50	1,592.90
SANTANDER CONSUMER USA**	Unsecured	0.00	16,648.48	0.00	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	0.00	0.00	0.00	0.00
TXU ELECTRIC	Unsecured	52.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH- PHYS	Unsecured	NA	101.00	101.00	101.00	0.00
WEBBANK-FINGERHUT	Unsecured	2,946.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	2,472.00	NA	NA	0.00	0.00
WEST CENTRAL TEXAS COLLECTIO	Unsecured	286.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$55,809.18	\$55,809.18	\$7,590.28
All Other Secured	\$601.15	\$601.15	\$672.09
TOTAL SECURED:	\$56,410.33	\$56,410.33	\$8,262.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,549.15	\$22,359.81	\$0.00

Disbursements:	
Expenses of Administration	<u>\$13,843.92</u>
Disbursements to Creditors	<u>\$87,032.51</u>
TOTAL DISBURSEMENTS :	<u>\$100,876.43</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.